

SET SAIL THIS CRUISE SEASON WITH CONFIDENCE.



No matter your travel style, the wide range of cruise types can help you find one that fits you. Choosing between which ship and destinations fit you best should be your hardest decision when booking this wave season. Choosing to travel protected shouldn't be. While planning your next voyage don't forget to protect your adventure. Here are some of the key reasons why having travel protection for a cruise can be so important.

MISSING THE BOAT

For many of us, in order to cruise, we first need to travel to our departure port. But what happens if your airline cancels your flight there?

ITINERARY CHANGE

Each and every item on your cruise's itinerary has something unique to be excited for, but there may be one particular experience you're looking forward to most. What happens if your itinerary gets changed and you can't go?

LOST BAGGAGE

You've probably spent weeks or even months planning, daydreaming, and packing for your dream cruise vacation. What could be worse than your luggage and personal items not making it to the ship with you?

GETTING SICK OR INJURED

No one wants to get sick or injured on vacation. But, adventure and exploration, no matter how tame, can lead to the unexpected.

Traveling protected can help give you the peace of mind to keep your eyes on the horizon, and not on the unexpected, each time you sail away.

*Examples in this ad are hypothetical. Coverage is subject to the full terms and conditions of the plan.

01.2023 | AH-4942

WORLDWIDE TRIP PROTECTOR CRUISE

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Trip Cancellation**	Up to Trip Cost*
Trip Interruption	Up to 150% of Trip Cost*
Trip Delay – 6 hours	Up to \$750 (\$150/day)
Itinerary Change	Up to \$300
Single Supplement	Included
Missed Tour or Cruise Connection – 3 hours	Up to \$500
Medical Evacuation and Repatriation of Remains	Up to \$100,000
Baggage and Personal Effects	Up to \$1,500
Baggage Delay – 24 hours	Up to \$500
Accident & Sickness Medical Expense	Up to \$50,000
Travel Inconvenience – Flight Delay	\$40/inconvenience
<i>Optional</i> Cancel for Any Reason (CFAR)***	Up to 75% of Trip Cost*
Non-Insurance Worldwide Emergency Assistance Services	Included

* Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage.

**Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

***Additional cost and terms apply.

For an additional cost, the plan also offers other Optional Bundle Upgrades not shown; please see your plan document for full details.



GENERAL LIMITATIONS AND EXCLUSIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member, or Service Animal scheduled and booked to travel with You.

The following exclusion applies to Trip Cancellation and Trip Interruption:

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased within 14 days of the date your initial payments or deposits for your trip are received, and you are medically able and not disabled from travel at the time you pay for the plan, based on assessment of a physician.

This plan is not available to residents of MO, MT, NY, & WA.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non insurance Travel Assistance Services provided by Blue Ribbon Bags, AwayCare Inc and C&F Services through Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management", and/or "Global Excel". Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 855-752-8303; customercare@travelinsured.com; California license #0113223.